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[Credit Default Swap \(CDS\) Definition - Investopedia](#)

A credit default swap (CDS) is a financial derivative or contract that allows an investor to "swap" or offset his or her credit risk with that of another investor.

[Credit default swap - Wikipedia](#)

A credit default swap (CDS) is a financial swap agreement that the seller of the CDS will compensate the buyer in the event of a debt default (by the debtor) or other credit event. That is, the seller of the CDS insures the buyer against some reference asset defaulting.

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Christopher Reid significant aspect of the evolution of credit markets has been the development of credit-risk transfer through the use of derivatives.<sup>1</sup> Globally, one of the fastest-growing derivative products is the credit default swap (CDS). This article describes the basic mechanics of a CDS, assesses the impact of CDSs on market efficiency, and

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A credit derivative is a derivative instrument in which the underlying is a measure of a borrower's credit quality. Four types of credit derivatives are (1) total return swaps, (2) credit spread options, (3) credit-linked notes, and (4) credit default swaps.

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A credit derivative is a financial instrument that transfers credit risk related to an underlying entity or a portfolio of underlying entities from one party to another without

transferring the underlying(s).

**Credit Default Swaps: An Introduction - Investopedia**

Credit default swaps (CDS) are the most widely used type of credit derivative and a powerful force in the world markets. The first CDS contract was introduced by JP Morgan in 1997 and by 2012